

<b>Notice of Allowability</b>	Application No.	Applicant(s)
	09/540,890	OTA, HIROYUKI
	Examiner	Art Unit
	Narayanswamy Subramanian	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to 10/12/2005.
2.  The allowed claim(s) is/are 14-20.
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All    b)  Some\*    c)  None    of the:
    1.  Certified copies of the priority documents have been received.
    2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application (PTO-152)
6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

**DETAILED ACTION**

1. This communication is in response to Applicant's request for continued examination filed on October 12, 2005. Amendments to the specification and claims 14-20 and cancellation of claims 1-13, 21 and 22 have been entered. Objections to the specification and rejections made under 35 USC 112, first paragraph have been withdrawn in view of the amendments. Claims 14-20 are pending in this application.

*Allowable Subject Matter*

2. The following is a statement of reasons for the indication of allowable subject matter:

3. The prior art of record (Kealhofer US Patent 6,078,903 in view of Pitsianis et al US Pub. No. 2003/0088601 A1) teaches a computer based system for computing probability distribution of loan losses in a financing organization having a plurality of loan customers, including a scenario acquiring means for acquiring loan amounts of each loan customer and acquiring a plurality of bankruptcy probabilities of each said loan customer by predicting future fluctuations, and then using these values as a plurality of scenarios, a probability distribution calculating means for calculating probability distributions for each said scenario by Fourier transform inversion of a characteristic function calculated by a characteristic function calculating means, and a probability distribution output means for outputting said probability distribution calculated by said probability distribution calculating means.

Even though, the prior art of record teaches a system for performing the above mentioned steps, the prior art of record fails to teach a computer based system for computing probability distribution of loan losses in a financing organization having a plurality of loan customers including the step of a characteristic function calculating means for calculating characteristic

functions for each said scenario on the basis of said loan amounts and said bankruptcy probabilities acquired by a scenario acquiring means as specified in specification pages 10-20 to explain what the characteristic functions are and the different scenarios. For these reasons claims 14-16 are deemed to be allowable over the prior art of record, and claims 17-20 are allowed by dependency.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

***Conclusion***

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

(a) Culhane (US Patent 6,513,018 B1) (June 28, 2003) Method and apparatus for scoring the likelihood of a desired performance result

(b) Basch et al (US Patent 6,119,103) September 12, 2000) Financial risk prediction systems and methods therefor

(c) Honarvar et al (US Patent 6,546,545 B1) (April 8, 2003) Versioning in a rules based decision management system

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Vincent Millin can be reached at (571) 272-6747. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

N.J.  
Dr. N. Subramanian  
January 10, 2006



HANI M. KAZIMI  
PRIMARY EXAMINER